

UNITED STATES BANKRUPTCY COURT

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DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

MORTON & CRAIG, LLC  
110 Marter Avenue, Suite 301  
Moorestown, NJ 08057 (856)866-0100  
Attorney for : AmeriCredit Financial Services, Inc.  
dba GM Financial  
Our File No.: 49083  
JM-5630



Order Filed on July 16, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Michael Ramos  
Daphne Y. Ramos

Case No.: 19-17748

Hearing Date: 7-16-2019

Judge: KCF

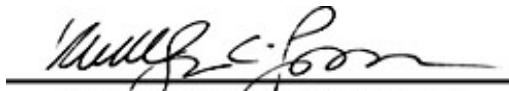
Chapter: 7

Recommended Local Form:

 Followed Modified**ORDER VACATING STAY**

The relief set forth on the following page is hereby **ORDERED**.

.....  
**DATED: July 16, 2019**



\_\_\_\_\_  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Upon the motion of AmeriCredit Financial Services, Inc. dba GM Financial, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

IT IS HEREBY ORDERED that the automatic stay of Bankruptcy Code section 362 (a) is vacated to permit the movant to pursue the movant's rights in the personal property described below to the extent and in the manner provided by any applicable contract documents and nonbankruptcy law.

Real property more fully described as:

Personal property more fully described as:

2014 BMW X5  
Vehicle Identification Number  
5UXKR0C59E0C26939

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Michael Ramos  
 Daphne Y. Ramos  
 Debtors

Case No. 19-17748-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db/jdb +Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
 Jonathan Goldsmith Cohen on behalf of Creditor Jonathan Goldsmith Cohen imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com  
 Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
 Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
 Kevin Gordon McDonald on behalf of Creditor USB Leasing LT kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
 Michael R. DuPont on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
 Richard Gerbino on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com, Tshariff@schillerknapp.com;KCollins@schillerknapp.com;Aheight@schillerknapp.com  
 Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC. nj.bkecf@fedphe.com  
 Roger Chavez on behalf of Joint Debtor Daphne Y. Ramos rchavez01@aol.com, rchavez@chavezlegal.com  
 Roger Chavez on behalf of Debtor Michael Ramos rchavez01@aol.com, rchavez@chavezlegal.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 13